

**Information to identify the case:**

Debtor 1	<b>Brian Thompson</b>	Social Security number or ITIN	xxx-xx-1451
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>22-10953-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian Thompson

5/13/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian Thompson  
Debtor

Case No. 22-10953-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: May 13, 2022

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2022:

Recip ID	Recipient Name and Address
db	+ Brian Thompson, 224 Independence Way, Gibbsboro, NJ 08026-1163
519501869	+ Eric Scott Kershenblatt, 22 West Route 70, Marlton, NJ 08053-3010
519501873	+ Marinerfin, 5802 E. Virginia Beach Blvd, Suite 121, Norfolk, VA 23502-2483

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 13 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 13 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519501864	+ Email/Text: bk@avant.com	May 13 2022 20:38:00	Avant, 222 N Lasalle St Ste 160, Chicago, IL 60601-1003
519501865	Email/Text: bankruptcy@bbandt.com	May 13 2022 20:37:00	Bb&T, Po Box 2306, Wilson, NC 27894
519501866	+ EDI: CAPITALONE.COM	May 14 2022 00:28:00	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
519501867	+ EDI: CAPITALONE.COM	May 14 2022 00:28:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
519501868	+ Email/PDF: creditonebknotifications@resurgent.com	May 13 2022 20:46:51	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
519501870	+ Email/Text: bncnotifications@pheaa.org	May 13 2022 20:37:00	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
519501871	Email/Text: PBNCNotifications@perituservices.com	May 13 2022 20:37:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519501874	Email/Text: ml-ebn@missionlane.com	May 13 2022 20:36:00	Mission Lane/Tab Bank, 101 2nd St Ste 350, San Francisco, CA 94105
519501872	+ Email/Text: bankruptcy@marinerfinance.com	May 13 2022 20:37:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
519501873	^ MEBN	May 13 2022 20:36:57	Marinerfin, 5802 E. Virginia Beach Blvd, Suite 121, Norfolk, VA 23502-2483
519501875	+ EDI: AGFINANCE.COM	May 14 2022 00:28:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
519502486	+ EDI: RECOVERYCORP.COM	May 14 2022 00:33:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519501876	Email/Text: legal@gozego.com	May 13 2022 20:37:00	Paylease, 9330 Scranton Road #450, San Diego, CA 92121

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: May 13, 2022

Form ID: 318

Total Noticed: 18

519501877 + EDI: PHINGENESIS

May 14 2022 00:33:00 Tbom/Milstne, Po Box 4499, Beaverton, OR  
97076-4499

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2022 at the address(es) listed below:

Name	Email Address
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Robert H. Johnson	on behalf of Debtor Brian Thompson ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3